

# EVEN WHEN YOU BUILD THE WORLD'S BEST GREENHOUSES, YOU NEED GOOD ADVICE TO GROW THE BUSINESS

Joe and Kathy Hickson weren't thinking about creating a family business when they started the company, Private Garden, in 1984. Their goal then was to get a foothold in the private greenhouse and conservatory construction industry, which they knew was going to boom. And from there, Joe and Kathy spotted the niche that would really make Private Garden a success: garden center design and construction. No one was doing it at the high level at which they believed it could and should be done. So the Hicksons turned Private Garden into the world's best commercial greenhouse builder, providing the kind of service they knew high-end garden center owners and developers wanted. They also made their mark with private, residential greenhouses, bringing the best in European glasshouses to America. As Private Garden grew, however, the Hicksons realized that the business they'd built was a perfect fit for their grown children, Joe and Jennifer, a business the next generation could take over when Joe and Kathy were ready to phase out. The desire to set up that eventual transition, along with Private Garden's growth into a company that can have as many as 40 workers deployed on building projects around the world at any given time, left the Hicksons in need of a professional who understood the ins and outs of family business, succession planning, retirement planning and employee benefits. That's when they sought out Charlie Epstein.

Charlie, who has more than 25 years experience as a Certified Family Business Specialist, helped Joe and Kathy structure the business in a manner that allowed them to install Joe, Jen and Jen's fiancé, Pete, in key decision-making roles. He's helped them create a plan for passing the business on to the next generation in the future. And he's helped them continue to grow the business and to improve their employee benefits package to include a 401(k) retirement plan. Joe says he values both Charlie's advice and his brutal honesty. Charlie doesn't hesitate to tell the Hicksons if he thinks they're making the wrong choice. And what really impresses Joe is the fact that Charlie gives the advice he thinks is right even when it will cost him a commission. "Charlie helps put together a plan that works for your family, not his," Joe says. "He's a smart guy who makes a lot of promises and follows through on every one. He's in it for the long haul."

Charlie can become a trusted professional for your closely held business, too. Charlie was a member of the original class of Certified Family Business Specialists from the American College. His Desirement Planning™ process provides hands-on advice and education about 401(k) retirement plans for family business owners and their staffs. Charlie's organization and expertise can help your business grow like a weed.



Joe Hickson III, Jen Hickson, Joe Hickson Jr., Kathy Hickson, Charlie Epstein

## EPSTEIN FINANCIAL SERVICES

*Family Matters.*

Charlie Epstein, CLU, ChFC, AIF®, Certified Family Business Specialist  
Talk to us about The Family CFO® process.

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